

Attachment 6

FR 2644 Usage Table

PROPOSED ITEMS

USES

ASSETS

1. U.S. Treasury securities and U.S. Government agency obligations	Bank credit (securities); H.8 release
2. Other securities	Bank credit (securities); H.8 release
3. Federal funds sold and securities purchased under agreements to resell	Bank credit (security loans and other loans); H.8 release (interbank loans)
4. Loans and leases	Check total for monitoring internal consistency of report
a. Loans secured by real estate:	
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	Bank credit (real estate loans); H.8 release; consumer borrowing
(2) Commercial real estate loans	Commercial/residential sectors of real estate market
(3) All other loans secured by real estate	Bank credit (real estate loans); H.8 release
b. Loans to, and acceptances of, commercial banks in the U.S. (including U.S. branches and agencies of foreign banks)	H.8 release (interbank loans)
c. Commercial and industrial loans	Bank credit (business loans); H.8 release (business loans); short- and intermediate-term business credit
d. Loans to individuals for household, family, and other personal expenditures:	
(1) Credit cards and related plans	H.8 release (consumer loans); H.8 release; consumer borrowing
(2) Other	H.8 release (consumer loans); H.8 release; consumer borrowing
e. All other loans	Bank credit (other loans); H.8 release

5. Total assets H.8 release; asset growth outside bank credit

MEMORANDA

M.1. Borrowings:

a. From commercial banks in the U.S.
(including U.S. branches and agencies of
foreign banks)

H.8 release (interbank borrowing)

b. From others (including FRB and
FHLB borrowings)

H.8. release (nonbank borrowing); analysis
of nondeposit funds

M.2. Mortgage-backed securities

Bank investment strategy; analysis of MBS
market

M.3. Loans to individuals for household,
family, and other personal expenditures
(sold and securitized):

a. Credit cards and related plans

Bank credit (adjusted consumer loans);
consumer borrowing

b. Other

Bank credit (adjusted consumer loans);
consumer borrowing

M.4. Net due from own foreign offices,
Edge and agreement subsidiaries, and IBFs

H.8 release (net due to related); analysis of
funding patterns

M.5. Net due to own foreign offices, Edge
and agreement subsidiaries, and IBFs

H.8 release (net due to related); analysis of
funding patterns